

Information to identify the case:

Debtor 1:	<b>Bryon Masterson</b>			Social Security number or ITIN: xxx-xx-0211
	First Name	Middle Name	Last Name	EIN: -----
Debtor 2:	<b>Melissa Masterson</b>			Social Security number or ITIN: xxx-xx-1184
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN: -----
United States Bankruptcy Court:	District of New Jersey			Date case filed in chapter: 13 4/3/19
Case number:	<b>19-16825-CMG</b>			Date case converted to chapter: 7 3/24/20

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
1. Debtor's full name	Bryon Masterson	Melissa Masterson
2. All other names used in the last 8 years		
3. Address	42 Gerald Pl Bayville, NJ 08721-1616	42 Gerald Pl Bayville, NJ 08721-1616
4. Debtor's attorney	Daniel E. Straffi Straffi & Straffi, LLC 670 Commons Way Toms River, NJ 08755	Contact phone 732-341-3800 Email: <a href="mailto:bkclient@straffilaw.com">bkclient@straffilaw.com</a>
5. Bankruptcy trustee	Thomas Orr Law Office of Thomas J. Orr 321 High Street Burlington, NJ 08016-4496	Contact phone (609) 386-8700

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	402 East State Street Trenton, NJ 08608  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 609-858-9333  Date: 3/25/20
<b>7. Meeting of creditors</b>	<b>May 6, 2020 at 01:30 PM</b>		Location:  <b>Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507</b>
<b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
	All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.		
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>		<b>Filing deadline: 7/6/20</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>You must file a complaint:</b> <ul style="list-style-type: none"><li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>		
	<b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>		
<b>10. Proof of claim</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 7  
United States Bankruptcy Court  
District of New JerseyIn re:  
Bryon Masterson  
Melissa Masterson  
DebtorsCase No. 19-16825-CMG  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 309APage 1 of 4  
Total Noticed: 109

Date Rcvd: Mar 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2020.

db/jdb Bryon Masterson, Melissa Masterson, 42 Gerald Pl, Bayville, NJ 08721-1616  
 518162271 ADT Security Service, 200 E Park Dr, Mount Laurel, NJ 08054-1297  
 518162273 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
 (address filed with court: American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808-1674)  
 518162272 Altran Financial, LP, PO Box 4044, Concord, CA 94524-4044  
 518162277 Brick Pediatric Dentistry, 132 Drum Point Rd, Brick, NJ 08723-6231  
 518162285 Cbna, PO Box 6497, Sioux Falls, SD 57117-6497  
 518162299 Dentistry with a Womans Touch, 222 Oak Ave Ste 8, Toms River, NJ 08753-3348  
 518162302 Disney Vacation Development, Inc., PO Box 470727 Attn: Member Accounting, Celebration, FL 34747-0727  
 518162306 Fortiva, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555  
 518162307 ++GC SERVICES LIMITED PARTNERSHIP, 6330 GULFTON, HOUSTON TX 77081-1198  
 (address filed with court: GC Services Limited Partnership, 6330 Gulfton, Houston, TX 77081-0000)  
 518185820 +Granite State Management & Resources, on behalf of The U.S. Dept of Ed, PO Box 3420, Concord, NH 03302-3420  
 518162308 +Home Point Financial C, 4849 Greenville Ave, Dallas, TX 75206-4191  
 518162309 +Home Point Financial Corp, Attn: Correspondence, 11511 Luna Rd Ste 200, Dallas, TX 75234-6451  
 518166194 +Home Point Financial Corporation, c/o D. Anthony Sottile, Authorized Agent, 394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362  
 518246529 +Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234-6451  
 518162313 Jeffrey H. Gerstenblatt, Esq., 545 E County Line Rd, Lakewood, NJ 08701-1487  
 518162322 New Hampshire Higher Ed/Granite State Ma, Attn: Bankruptcy, PO Box 2097, Concord, NH 03302-2097  
 518162323 New Jersey Healthcare Specialists P.C., PO Box 417191, Boston, MA 02241-7191  
 518162324 Nhhelc/gsm&r, PO Box 3420, Concord, NH 03302-3420  
 518162325 Nissan Motor Acceptanc, PO Box 660366, Dallas, TX 75266-0366  
 518162326 Nissan Motor Acceptance, Attn: Bankruptcy Dept, PO Box 660360, Dallas, TX 75266-0360  
 518162332 Ray And Flan, Attn: Bankruptcy, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035  
 518280986 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury, Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)  
 518162337 STF Lawns and Landscaping, LLC, 1590 Church Rd, Toms River, NJ 08755-2116  
 518162336 State Of NJ- Division Of Taxation, PO Box 111 Revenue Processing Center, Trenton, NJ 08645-0111  
 518162345 Tbom/Atls/Fortiva Mc, 5 Concourse Pkwy, Atlanta, GA 30328-5350  
 518162346 Tdrcs/raymour & Flanig, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035  
 518262814 +The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555  
 518162348 The Secretary of Housing and Urban Devep, 451 7th St SW, Washington, DC 20410-0001  
 518255899 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 518183351 +US Dept. of HUD, 451 7th Street S.W., Washington, D.C. 20410-0001  
 518162355 +United Collection Bureau, Inc., 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
aty E-mail/Text: bkclient@straffilaw.com Mar 25 2020 22:14:01 Daniel E. Straffi,

Straffi &amp; Straffi, LLC, 670 Commons Way, Toms River, NJ 08755

tr +EDI: QTJORR.COM Mar 26 2020 01:53:00 Thomas Orr, Law Office of Thomas J. Orr,  
321 High Street, Burlington, NJ 08016-4411smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 25 2020 22:14:55 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 25 2020 22:14:53 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235518234104 +E-mail/Text: amscbankruptcy@adt.com Mar 25 2020 22:15:26 ADT Security Services, Inc.,  
3190 South Vaughn Way, Aurora, CO 80014-3512518162274 EDI: HNDA.COM Mar 26 2020 01:53:00 American Honda Finance, Attn: Bankruptcy,  
PO Box 168088, Irving, TX 75016-8088518191112 EDI: HNDA.COM Mar 26 2020 01:53:00 American Honda Finance Corporation,  
National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088518162276 E-mail/Text: billing@assa-nj.com Mar 25 2020 22:15:06 Atlantic Shore Surgical Associates,  
478 Brick Blvd., Brick, NJ 08723-6077518162283 EDI: CAPITALONE.COM Mar 26 2020 01:53:00 Capital One Bank USA N, 15000 Capital One Dr,  
Richmond, VA 23238-1119518162278 E-mail/Text: cms-bk@cms-collect.com Mar 25 2020 22:14:33 Capital Management Services, LP,  
698 1/2 South Ogden Street, Buffalo, NY 14206-2317518162279 EDI: CAPITALONE.COM Mar 26 2020 01:53:00 Capital One, Attn: Bankruptcy, PO Box 30285,  
Salt Lake City, UT 84130-0285518162280 EDI: CAPONEAUTO.COM Mar 26 2020 01:53:00 Capital One Auto Finan, PO Box 259407,  
Plano, TX 75025-9407

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

518162281 EDI: CAPONEAUTO.COM Mar 26 2020 01:53:00 Capital One Auto Finance, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
518183511 +EDI: AIS.COM Mar 26 2020 01:53:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
518162282 +EDI: CAPITALONE.COM Mar 26 2020 01:53:00 Capital One Bank Usa N, Pob 30281, Salt Lake City, UT 84130-0281  
518162284 +E-mail/PDF: MerrickBKNNotifications@resurgent.com Mar 25 2020 22:23:28 Carson Smithfield, LLC, PO Box 9216, Old Bethpage, NY 11804-9016  
518162286 EDI: CITICORP.COM Mar 26 2020 01:53:00 Citibank North America, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034  
518162287 EDI: CITICORP.COM Mar 26 2020 01:53:00 Citibank/the Home Depot, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034  
518162288 EDI: CITICORP.COM Mar 26 2020 01:53:00 Citicards Cbna, Citi Bank, PO Box 6077, Sioux Falls, SD 57117-6077  
518162289 EDI: CITICORP.COM Mar 26 2020 01:53:00 Citicards Cbna, PO Box 6241, Sioux Falls, SD 57117-6241  
518162290 EDI: WFNNB.COM Mar 26 2020 01:53:00 Comenity Bank/Fashion Bug, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125  
518162291 EDI: WFNNB.COM Mar 26 2020 01:53:00 Comenity Bank/Lane Bryant, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125  
518162292 EDI: WFNNB.COM Mar 26 2020 01:53:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125  
518162293 EDI: WFNNB.COM Mar 26 2020 01:53:00 Comenity Capital/Davids Bridal, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125  
518162294 EDI: WFNNB.COM Mar 26 2020 01:53:00 Comenitybank/victoria, PO Box 182789, Columbus, OH 43218-2789  
518162295 EDI: WFNNB.COM Mar 26 2020 01:53:00 Comenitycb/davidsbride, PO Box 182120, Columbus, OH 43218-2120  
518162296 E-mail/PDF: creditonebknotifications@resurgent.com Mar 25 2020 22:23:07 Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873  
518162297 E-mail/PDF: creditonebknotifications@resurgent.com Mar 25 2020 22:23:37 Credit One Bank NA, PO Box 98875, Las Vegas, NV 89193-8875  
518162298 E-mail/PDF: DellBKNNotifications@resurgent.com Mar 25 2020 22:23:09 Dell Financial Services, PO Box 81577, Austin, TX 78708-1577  
518162301 EDI: DISCOVER.COM Mar 26 2020 01:53:00 Discover Financial, Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850-5316  
518172875 EDI: DISCOVER.COM Mar 26 2020 01:53:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
518162300 EDI: DISCOVER.COM Mar 26 2020 01:53:00 Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316  
518162303 EDI: WFNNB.COM Mar 26 2020 01:53:00 Fashion Bug, PO Box 84073, Columbus, GA 31908-4073  
518162305 EDI: AMINFOFP.COM Mar 26 2020 01:53:00 First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145  
518162304 EDI: AMINFOFP.COM Mar 26 2020 01:53:00 First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524  
518162310 EDI: DRIV.COM Mar 26 2020 01:53:00 Hsbc Auto, PO Box 961245, Fort Worth, TX 76161-0244  
518162311 EDI: IRS.COM Mar 26 2020 01:53:00 Internal Revenue Service, PO Box 7346, Special Procedures Branch, Bky Sec., Philadelphia, PA 19101-7346  
518280312 EDI: JEFFERSONCAP.COM Mar 26 2020 01:53:00 Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud MN 56302-9617  
518162312 EDI: JEFFERSONCAP.COM Mar 26 2020 01:53:00 Jefferson Capital Systems, LLC, 16 McLeland Road, St. Cloud, MN 56303-0000  
518168463 E-mail/PDF: resurgentbknotifications@resurgent.com Mar 25 2020 22:23:11 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
518162314 EDI: WFNNB.COM Mar 26 2020 01:53:00 Lane Bryant Retail/Soa, 450 Winks Ln, Bensalem, PA 19020-5932  
518162316 E-mail/Text: ml-ebn@missionlane.com Mar 25 2020 22:14:13 Lendup Card Services I, 225 Bush St Ste 1100, San Francisco, CA 94104-4250  
518162317 E-mail/PDF: resurgentbknotifications@resurgent.com Mar 25 2020 22:23:41 Lvnv Funding LLC, PO Box 1269, Greenville, SC 29602-1269  
518203038 E-mail/PDF: MerrickBKNNotifications@Resurgent.com Mar 25 2020 22:23:25 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
518162315 E-mail/Text: ml-ebn@missionlane.com Mar 25 2020 22:14:13 Lendup Card Services I, Attn: Bankruptcy, LendUp, 237 Kearny St # 197, San Francisco, CA 94108-4502  
518162318 E-mail/PDF: MerrickBKNNotifications@Resurgent.com Mar 25 2020 22:23:28 Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001  
518162319 E-mail/PDF: MerrickBKNNotifications@Resurgent.com Mar 25 2020 22:23:26 Merrick Bank/Cardworks, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001  
518162320 EDI: MID8.COM Mar 26 2020 01:53:00 Midland Credit Management, PO Box 60578, Los Angeles, CA 90060-0578  
518162321 EDI: MID8.COM Mar 26 2020 01:53:00 Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709  
518249734 +EDI: MID8.COM Mar 26 2020 01:53:00 Midland Funding LLC, P.O. Box 2011, Warren, MI 48090-2011  
518214017 EDI: AGFINANCE.COM Mar 26 2020 01:53:00 ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251  
518162327 EDI: AGFINANCE.COM Mar 26 2020 01:53:00 Onemain, PO Box 1010, Evansville, IN 47706-1010

District/off: 0312-3

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Form ID: 309A

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Total Noticed: 109

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

518162328 EDI: AGFINANCE.COM Mar 26 2020 01:53:00 Onemain Financial, Attn: Bankruptcy,  
601 NW 2nd St, Evansville, IN 47708-1013  
518162329 E-mail/Text: info@phoenixfinancialsvcs.com Mar 25 2020 22:14:12 Phoenix Financial Serv,  
8902 Otis Ave Ste 103A, Indianapolis, IN 46216-1009  
518162331 EDI: PRA.COM Mar 26 2020 01:53:00 Portfolio Recovery Associates, LLC, 140 Corporate Blvd.,  
Norfolk, VA 23502-0000  
518297548 EDI: PRA.COM Mar 26 2020 01:53:00 Portfolio Recovery Associates, LLC,  
c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541  
518298472 EDI: PRA.COM Mar 26 2020 01:53:00 Portfolio Recovery Associates, LLC, c/o Up, POB 41067,  
Norfolk VA 23541  
518291457 EDI: PRA.COM Mar 26 2020 01:53:00 Portfolio Recovery Associates, LLC, c/o Wawa,inc,  
POB 41067, Norfolk VA 23541  
518162330 EDI: PRA.COM Mar 26 2020 01:53:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1,  
Norfolk, VA 23502-4952  
518233840 +EDI: JEFFERSONCAP.COM Mar 26 2020 01:53:00 Premier Bankcard, Llc,  
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
518162333 EDI: DRIV.COM Mar 26 2020 01:53:00 Santander Consumer USA, Attn: Bankruptcy,  
PO Box 961245, Fort Worth, TX 76161-0244  
518162334 EDI: DRIV.COM Mar 26 2020 01:53:00 Santander Consumer USA, PO Box 961245,  
Fort Worth, TX 76161-0244  
518162339 EDI: RMSC.COM Mar 26 2020 01:53:00 Syncb/Old Navy, PO Box 965005,  
Orlando, FL 32896-5005  
518162340 EDI: RMSC.COM Mar 26 2020 01:53:00 Syncb/Toys R US, Attn: Bankruptcy, PO Box 965060,  
Orlando, FL 32896-5060  
518162338 EDI: RMSC.COM Mar 26 2020 01:53:00 Syncb/lowes, PO Box 956005, Orlando, FL 32801  
518162341 EDI: RMSC.COM Mar 26 2020 01:53:00 Syncb/toysrus, PO Box 965005,  
Orlando, FL 32896-5005  
518163767 +EDI: RMSC.COM Mar 26 2020 01:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
518162342 EDI: RMSC.COM Mar 26 2020 01:53:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy,  
PO Box 965060, Orlando, FL 32896-5060  
518162343 EDI: RMSC.COM Mar 26 2020 01:53:00 Synchrony Bank/Lowes, Attn: Bankruptcy,  
PO Box 965060, Orlando, FL 32896-5060  
518162349 EDI: TFSR.COM Mar 26 2020 01:53:00 Toyota Financial Services, Attn: Bankruptcy,  
PO Box 8026, Cedar Rapids, IA 52408-8026  
518162350 EDI: TFSR.COM Mar 26 2020 01:53:00 Toyota Financial Services, PO Box 5855,  
Carol Stream, IL 60197  
518162353 EDI: TFSR.COM Mar 26 2020 01:53:00 Toyota Motor Credit Co, 4 Gatehall Dr,  
Parsippany, NJ 07054-4518  
518162354 EDI: TFSR.COM Mar 26 2020 01:53:00 Toyota Motor Credit Co, Toyota Financial Services,  
PO Box 8026, Cedar Rapids, IA 52408-8026  
518162347 EDI: CITICORP.COM Mar 26 2020 01:53:00 Thd/Cbna, PO Box 6497,  
Sioux Falls, SD 57117-6497  
518162351 +EDI: TFSR.COM Mar 26 2020 01:53:00 Toyota Motor Credit, 777 E Campbell Rd Ste 20,  
Richardson, TX 75081-6713  
518162352 EDI: TFSR.COM Mar 26 2020 01:53:00 Toyota Motor Credit, PO Box 9786,  
Cedar Rapids, IA 52409-0004  
518162356 +EDI: WFFC.COM Mar 26 2020 01:53:00 Wells Fargo Bank, NA,  
3476 Stateview Blvd, MAC# X7801-013, Fort Mill, SC 29715-7200

TOTAL: 77

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518162275\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, 201 Little Falls Drive,  
Wilmington, DE 19808-0000)  
518162335\* Santander Consumer USA Inc., Attn: Bankruptcy, PO Box 961245, Fort Worth, TX 76161-0244  
518162344 ##Tate & Kirlin Associates, 2810 Southampton Rd, Philadelphia, PA 19154-1207

TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-3

User: admin  
Form ID: 309A

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2020 at the address(es) listed below:

NONE.

TOTAL: 0